

THE
Bank of Hawaii
LIMITED.
Incorporated under the Laws of the Territory of Hawaii.
Paid-Up Capital . . \$600,000
Surplus 200,000
Undivided Profits . . 35,000

OFFICERS AND DIRECTORS.
Charles M. Cooke, President
P. C. Jones, Vice President
C. H. Cooke, Cashier
F. C. Atherton, Assistant Cashier
H. Waterhouse, F. W. Macfarlane,
E. D. Tenney, J. A. McCandless and
C. H. Atherton.

Commercial and Savings Departments.

Strict attention given to all branches of Banking.

Judd Building - - - Fort Street

Hawaii Land Co.
LIMITED.

Capital Stock \$100,000
Capital, paid up \$58,080

OFFICERS.
W. C. Achi, President and Manager
M. K. Nakulua, Vice-President
J. Makinai, Treasurer
Enoch Johnson, Secretary
C. H. Holt, Auditor

BOARD OF DIRECTORS:
Jonah Kumalea, S. M. Kanakanui,
J. M. Kea.

The above Company will buy, lease or sell lands in all parts of the Hawaiian Islands, and also has houses in the City of Honolulu for rent.

The Yokohama Specie Bank, Ltd

Subscribed Capital, - - Yen 24,000,000
Paid Up Capital, - - Yen 18,000,000
Reserved Fund, - - Yen 8,710,000

HEAD OFFICE: YOKOHAMA.
Interest Allowed.
On fixed deposit for 12 months, 4 per cent per annum.
On fixed deposit for 6 months, 3 1/2 per cent per annum.
On fixed deposit for 3 months, 3 per cent per annum.
The bank buys and receives for collection Bills of Exchange, issues Drafts and Letters of Credit, and transacts a general banking business.

Branch of Yokohama Specie Bank, New Republic building, Honolulu, H. T.

Class Spreckels, Wm. G. Irwin.

Claus Spreckels & Co., Bankers
HONOLULU, H. T.

SAN FRANCISCO AGENTS—THE NEVADA NATIONAL BANK OF SAN FRANCISCO.

DRAW EXCHANGE ON
SAN FRANCISCO—The Nevada National Bank of San Francisco.
LONDON—The Union Bank of London, Ltd.
NEW YORK—American Exchange National Bank.
CHICAGO—Merchants' National Bank.
PARIS—Credit Lyonnais.
BERLIN—Disendener Bank.
HONGKONG AND YOKOHAMA—Hongkong and Shanghai Banking Corporation.
NEW ZEALAND AND AUSTRALIA—Bank of New Zealand.
VICTORIA AND VANCOUVER—Bank of British North America.

Transact a General Banking & Exchange Business
Deposits Received, Loans made on Approved Security, Commercial and Travelers' credits issued, Bills of Exchange Bought and Sold.
COLLECTIONS PROMPTLY ACCOUNTED FOR.

C. BREWER & CO., LIMITED.
Queen Street, Honolulu, H. T.

AGENTS FOR
Hawaiian Agricultural Company, Onomea Sugar Company, Honoumuli Sugar Company, Waikuku Sugar Company, Maheke Sugar Company, Okaia Sugar Plantation Company, Haleakala Ranch Company, Kapapala Ranch Plantation Company, Shipping Company, San Francisco Packets, Chas. Brewer & Co's Line of Boston Packets.
Agents Boston Board of Underwriters, Agents for Philadelphia Board of Underwriters.
Standard Oil Company.

LIST OF OFFICERS:
C. M. Cooke, President; George E. Robertson, Manager; E. F. Bishop, Treasurer and Secretary; Col. W. F. Allen, Auditor; P. C. Jones, H. Waterhouse, G. R. Carter, Directors.

O. SHIODA
AGENCY OF

KEI HIN BANK, LTD
VINEYARD ST.
Telephone White 1811.

Transacts General Banking and Exchange Business.

HEAD OFFICE, TOKYO, JAPAN
DRAW EXCHANGE ON FIRST NATIONAL BANK, YOKOHAMA.

BISHOP & CO., BANKERS
ESTABLISHED IN 1858.

Banking Department.
Transact business in all departments of banking.
Collections carefully attended to.
Exchange bought and sold.

Commercial and Travelers' Letters of Credit issued on the Bank of California and N. M. Rothschild & Sons, London.
Correspondents: The Bank of California, Commercial Banking Co. of Sydney, Ltd., London.

Drafts and cable transfers on China and Japan through the Hongkong and Shanghai Banking Corporation and Chartered Bank of India, Australia and China.

Interest allowed on term deposits at the following rates per annum, viz:
Seven days' notice, at 2 per cent.
Three months, at 3 per cent.
Six months, at 3 1/2 per cent.
Twelve months, at 4 per cent.

Trust Department.
Act as trustees under mortgages, Manage estates, real and personal, Collect rents and dividends, Valuable papers, wills, bonds, etc., received for safe keeping.

Accountant Department.
Auditors for corporations and private firms.
Books examined and reported on.
Statements of affairs prepared.
Trustees on bankrupt or insolvent estates.
Office, 224 Bethel street.

Savings Department.
Deposits received and interest allowed at 4 1/2 per cent per annum, in accordance with rules and regulations, copies of which may be obtained on application.

Insurance Department.
Agents for FIRE, MARINE, LIFE, ACCIDENT AND EMPLOYERS' LIABILITY INSURANCE COMPANIES.
Insurance office, 224 Bethel street.



A Proposition

Kindly indicate to us your desires and we will promptly meet you with a definite proposition.

Hawaiian Trust Co., Ltd.
923 Fort Street

ALEXANDER & BALDWIN
LIMITED

OFFICERS.
H. P. Baldwin, President
J. B. Castle, First Vice-President
W. M. Alexander, Second Vice-President
J. P. Cooke, Treasurer
W. O. Smith, Secretary
George R. Carter, Auditor

Sugar Factors

Commission Merchants

AGENTS FOR
Hawaiian Commercial and Sugar Co.,
Haku Sugar Company,
Paia Plantation Company,
Nahiku Sugar Company,
Kihel Plantation Company,
Haw. Haul Sugar Company,
Kahului Railroad Company, and
A. and B. Line,
Edward May,
Emily F. Whitney,
W. B. Flint.

THE FIRST
American Savings & Trust Co.
OF HAWAII, LTD.

Capital, \$250,000.00.
President Cecil Brown
Vice-President M. F. Robinson
Cashier W. G. Cooper
Principal Office: Corner Fort and King streets.

SAVINGS DEPOSITS received and interest allowed for yearly deposits at the rate of 4 1/2 per cent per annum.
Rules and regulations furnished upon application.

JOSEPH HARTMANN & CO.

WHOLESALE

Wine and Liquor Dealers

Waverley Block, BETHEL ST

CHARGE TO
GRAND JURY
Gear Makes a Joke
of Judicial
Expenses.

STILL HOPES FOR
SPECIAL SESSION

Usual Sensational Features Are
Lacking in Charge to the
August Jury.

The grand jury for the August term was charged by Judge Gear yesterday. His usual sensational statements were lacking, and the court contented itself in dealing only with the formal duties of a grand jury, adding a few side remarks on the condition of the public treasury and the possibility that the August term may be brought to an end before the required time, by reason of lack of funds. He referred jokingly to the charge of extravagances made against the circuit court and invited the jury to come into his chambers and make an investigation of the expenditures made by him.

George Kluegel was appointed foreman and Nigel Jackson, will act as bailiff to the grand jury; Emil Ney, formerly Gear's bailiff, is still basking in the sunshine of Judge Little's smiles in Hilo.

In substance the charge made by Judge Gear to the grand jury was as follows: "Gentlemen of the jury. Under the United States constitution no person can be held for a capital or other infamous crime without presentment by grand jury. A grand jury has become necessary in this Territory, since annexation, the organic act providing that the provisions of the constitution should be followed out. You are, as members of the grand jury charged to investigate cases brought before you by the Attorney General, who is the prosecuting officer, and it is for you to judge whether after hearing the evidence for the prosecution, without rebuttal, there is probable cause for conviction by the trial jury. You gentlemen are not sitting as a trial jury, because you hear only one side of the case, and you do not convict a man; an indictment does not mean the finding of a man guilty, though a number of people seem to think so; it is not so, but merely a form which must be gone through before a man may be presented for trial in the circuit court.

"You are charged also not to present an indictment for malice or hatred towards anyone, or because you do not like a man personally, or he is opposed to you politically."

At this point in the proceedings there was an interruption, because of the neglect of the court to swear the jurors, and this service was performed. Judge Gear then proceeded with his charge. He gave some general directions as to the number required for indictment, the necessity for secrecy in the proceedings, and the need of the presence of as many jurors as possible each day. Then he continued: "You are an inquisitorial body, as well as a body to find indictments. You are at liberty to investigate causes of a public nature which may cry for relief. I know of no special investigation which is required at this time, but you are at liberty to investigate any public office or any public institution. Any member of the grand jury who knows of any abuses may call them to the attention of his fellow members. In the past former grand juries have made prolonged and careful investigations of the various public institutions, and made important recommendations. The reports of these grand juries are now on file in this court, and may be referred to for the purpose of further recommendations. Undoubtedly none of the things recommended have been done by the authorities responsible.

"It is a condition and not a theory that now confronts us. There is not much money in the public treasury, and we are on the verge of bankruptcy, at least as far as the circuit court is concerned. This is due I suppose to the extravagances of the circuit judges, according to report; the grand jury may investigate these things and can come into my chambers and look at the fine furniture purchased by myself, if it wishes. But regardless of the way this was done, there is no question but that the appropriation is woefully insufficient, and we may not be able to keep the court open for the whole term.

"I would call the attention of the grand jury then, to the men now in jail, some thirty or forty, who are awaiting your action. It was absolutely essential that the grand jury be called at this time to investigate these cases, in order that they may be either released or an indictment returned against them."

"I do not know of anything in the community at the present time which requires attention, unless perhaps it is politics, but that is outside of your line. You will devote yourself therefore to criminal cases and get through as quickly as possible, in order to reduce the amount that would otherwise be expended in holding the term. A number of the criminal cases have been continued until the November term, but I don't see how they are to be tried or heard at that time. I haven't seen any notice in the newspapers of an intention to call a special session of the legislature, and I don't know whether there will be a November term or not."

The grand jury began its labors immediately yesterday morning, taking up quarters in the new court room, which was formerly used as chambers by Judge Humphreys.

The McKinley Park
Work on the McKinley Park will soon commence, as a large amount of money has been subscribed for that purpose. Its location being on King Street, and the additional fact that the **ELECTRIC ROAD** runs straight out has established this thoroughfare as the main avenue of Honolulu. The beautiful **PAWAA TRACT** lies mauka of this line, just beyond Waikiki Road. Lots in this location are the most desirable in Honolulu. On account of the sheltered condition of this tract, it is free from the severe winds and rains that come down from the Maunaloa valley; yet it is subject almost continually to a mild, healthy breeze, rendering it from **10 TO 15 DEGREES COOLER** than Ewa of Punahou Street. On account of the low prices asked and the very small amount down and easy terms, the opportunity to purchase a beautiful home site comes within the reach of all; but after September 15th, the prices of these lots will be **ADVANCED 20 PER CENT.** So now is your time to see
W. M. CAMPBELL,
for terms, at his office on the premises, or his agents,
W. M. MINTON, 369 Judd Building
OR **G. W. HAYSELDEN,**
137 Merchant Street.

Kawaiakeakua
Volcano Mineral Water
Bottled at the Springs at Puna By
H. L. Williams & Company
This water is taken from the famous Volcanic Springs situated in the District of Puna, Island of Hawaii. For years it has been used by people living on the Islands as a cure for kidney troubles.
GOVERNMENT ANALYSIS
Per Cent. U. S. Gallon.
Solids 0.1850 110.82
Chlorine 0.0050 50.74
Sulphuric Acid 0.0133 7.84
Lime 0.0075 3.24
Magnesia 0.0065 3.90
Silica 0.0065 3.24
Chlorine calculated as salt 20.6
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U. S. Chemist.
We have made arrangements with the Fountain Soda Works of this city to act as our distributing agents. Send all orders to
FOUNTAIN SODA WORKS
TELEPHONE MAIN 270.
TERMS: One Case of 100 Bottles (pints) \$8.50
One Case of 50 Bottles (pints) \$4.25
A rebate of One Dollar will be made upon the return of shipping case and 100 bottles.

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Latest Novels.
\$1.50 Books for \$1.20
The Emporium—San Francisco's great Department Store—keeps constantly in stock a quarter of a million volumes, embracing Fiction, History, Science, Biography, Belle Lettres, School Text Books and the only complete line of **Medical Works** in California. Here are a dozen of the newest and best selling books.
The Crisis—by author of Richard Carvel—published at \$1.50—our price \$1.20—postage 10c extra.
The Helms of Navarre—a fascinating story of France in the 17th century—published at \$1.50—our price \$1.20—postage 10c extra.
The Puppet Crown—an entertaining as the Prisoner of Zenda—published at \$1.50—our price \$1.20—postage 10c extra.
Like Another Helen—a charming story of the Turkish-Grecian War—published at \$1.50—our price \$1.20—postage 10c extra.
Truth Dexter—the most lovable heroine of modern fiction—published at \$1.50—our price \$1.20—postage 10c extra.
Billy Baxter's Letters—one of the most amusing books published—75c post-paid.
Masters of Men—a powerful story of the new navy—published at \$1.50—our price \$1.20—postage 10c extra.
An Eagle Flight—a Filipino novel by Dr. Jose Rizal—published at \$1.25—our price \$1.00—postage 10c extra.
Visits of Elizabeth—a most entertaining series of letters from a young girl—published at \$1.50—our price \$1.20—postage 10c extra.
Five Octopuses—a story of California by Frank Norris—published at \$1.50—our price \$1.20—postage 10c extra.
Penelope's Irish Experiences—a continuation of Penelope Progress—published at \$1.25—our price \$1.00—postage 10c extra.
John Henry—a humorous book, that is creating laughs all over the United States—75c post-paid.
Our **Mid-Summer Book Bulletin** and our monthly **Music Bulletin**, giving complete lists of the most recent publications in literature and music, mailed free to any address. Send for our **mammoth general catalogue**—also free—illustrating, describing and giving prices of everything to eat, drink, wear or use.
THE EMPORIUM
San Francisco, U.S.A.

Grand Reduction Sale
FOR 15 DAYS!
Commencing Saturday,
July 26.
GENUINE BARGAINS IN
Gent's Furnishing Goods
OF ALL DESCRIPTIONS.
K. Fukuroda,
Robinson Block. Phone White 2421. 14 Hotel Street.
OUR SODA WATER
Is a Sparkling, Wholesome Beverage. Our goods have stability, palatability and brilliancy.
HAWAIIAN SODA WORKS
Emma Street, near Vineyard. PHONE BLUE 1871.

BARGAIN
WEEK
PIANOS

We have a shipment of new Pianos which for want of show room we have stored in our war house. Any one looking for bargains can find them here.
Note the well known makes: **VOSE & SONS, KRELL, KINGSBURY, CABLE and ROYAL.**
We will give you all the time you want in which to pay for an instrument.
Wall, Nichols Co., Ltd.
REPUBLIC BUILDING.

New Book Bulletin
Golden Rule Bazaar
"If I Were King," by Justin McCarthy.
"The Strollers," by F. I. K. S. Isham.
"The Dark of the Moon," by S. R. Crockett.
"The Lovely Mrs. Pemberton," by Florence Warden.
"The Fifth String," by John Philip Sousa.
"The Methods of Lady Walderhurst," by Mrs. Burnett.
"Double Barrel Detective Story," by Mark Twain.
"The Mastery of the Pacific," by A. R. Colquhoun.
"A House Party," edited by Paul Leicester Ford.
"Dorothy Vernon of Haddon Hall," by Chas. Majors.
"The Woman Who Dared," by L. R. Lynne.
"A Roman Mystery," by Richard Bagot.
"The Fighting Bishop," by H. M. Hopkins.
"The Captain of the Grey Horse Troop," by Hamlin Garland.
"The Magic Wheel," by John Strange Winter.
"The Kentons," by W. D. Howells.
"Naked Truths, etc.," by Minna Thomas Antrim.
These are only a few of the LATEST BOOKS received ex S. S. Sierra.

Our Soda Water
GINGER ALE, CREAM SODA,
KOMEL, ROOT BEER, Etc
Is sweetened by the use of pure cane sugar. We use no cheap substitute, ONE REASON WHY our beverages are the best and the most popular.
Prompt delivery anywhere and everywhere in the city and Wai-kiki.

Consolidated Soda Water Works
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Telephone Main 71.
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THE RESULT.
A sitter can not be posed in a moment. To secure good pictures one must take time to study the moods of the sitter and give him the opportunity to become at ease.
We pursue this course and the result justifies the time and patience used.

J. J. WILLIAMS,
Fort Street. Photographer.

Summer Clothing
LATEST PATTERNS
All the Desirable Shapes for Gentlemen, also Swell Neckwear
....AT....
Lando's New Store,
Oregon Block, Hotel Street.

A \$20 Belt for \$5.

The "Dr. Alden Electric Belt" (with a superior memory) is guaranteed to possess all the rarest and valuable properties of the expensive belts now sold by doctors and druggists. It gives a very strong current of electricity and is easily regulated, and is superior to others. Can be bound to supersede others. NO HAD from the undersigned only; NO AGENTS; NO DISCOUNT. Circular free. Address PIERCE ELECTRIC CO., 225 Post St., San Francisco. Sent free to Hawaii on receipt of \$5.